

Docket No.: 505483.003
First Named Inventor: Richard K Ryan

**DECLARATION AND POWER OF ATTORNEY
FOR A PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and joint inventor, together with the other listed inventors, of the subject matter which is claimed and for which a patent is sought on the invention entitled METHOD FOR MANAGING A FINANCIAL SECURITY, the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Sec. 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Sec. 119 (a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or Sec. 365(a) of any Patent Cooperation Treaty (PCT) international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed:

None.

I hereby claim the benefit under 35 United States Code Sec. 119(e) of any United States provisional applications listed below:

None.

I hereby claim the benefit under Title 35, United States Code, Sec. 120 of any United States application(s), or Sec. 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35, United States Code, Sec. 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Sec. 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

None.

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I hereby appoint Penny R. Slicer, Reg. No. 34,017, Andrea Falk Sellers, Reg. No. 44,102, Christopher D. Brandt, Reg. No. 44,556 and Judith L. Kloster, Reg. No. 41,904, whose postal address is Stinson, Mag & Fizzell, P.C., 1201 Walnut Street, Suite 2800, P.O. Box 419251, Kansas City, Missouri 64141-6251, telephone (816) 842-8600, as my attorneys, with full power of substitution, to prosecute this application, to make alterations and amendments therein, to receive the patent, and to transact all business in the Patent Office connected therewith in my behalf.

Please direct all correspondence to:

Penny R. Slicer
Stinson, Mag & Fizzell, P.C.
1201 Walnut Street, Suite 2800
P.O. Box 419251
Kansas City, MO 64141-6251
Telephone: (816) 842-8600

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

First Named Inventor:

Richard K Ryan

(signature)

Date: _____

Post Office Address: 260 W. 113th
Carbondale, Kansas 66414
United States of America

Residence: Carbondale, Osage County, Kansas
United States of America

Citizenship: United States of America

Co-Inventors Continued on Next Page

Docket No.: 505483.003
First Named Inventor: Richard K Ryan

Co-Inventors:

Brandt Thomas Brock

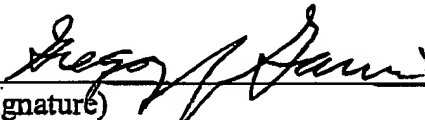
(signature) Date: _____

Post Office Address: 6345 S.W. South Pointe Drive
Auburn, Kansas 66402
United States of America

Residence: Auburn, Shawnee County, Kansas
United States of America

Citizenship: United States of America

Gregory J. Garvin

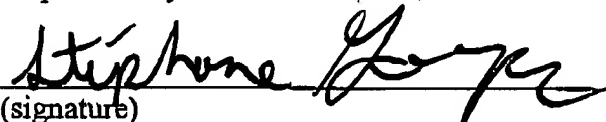

(signature) Date: 6/23/00

Post Office Address: 5224 S.W. 40th Terrace
Topeka, Kansas 66610
United States of America

Residence: Topeka, Shawnee County, Kansas
United States of America

Citizenship: United States of America

Stéphane Goyer


(signature) Date: 6/26/2000

Post Office Address: 5708 S.W. 37th Terrace
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United States of America

Residence: Topeka, Shawnee County, Kansas
United States of America

Citizenship: Canada

Docket No.: 505483.003
First Named Inventor: Richard K Ryan

Brenda Marie Harwood

Brenda M Harwood
(signature)

Date:

6/26/00

Post Office Address: 3425 N.W. Fredith Road
Topeka, Kansas 66618
United States of America

Residence: Topeka, Shawnee County, Kansas
United States of America

Citizenship: United States of America

Amy Jo Lee

AJ Lee
(signature)

Date:

6/20/00

Post Office Address: 701 Tennessee Street
Lawrence, Kansas 66044
United States of America

Residence: Lawrence, Douglas County, Kansas
United States of America

Citizenship: United States of America

Mary Elaine Nestor

Mary Elaine Nestor
(signature)

Date:

6/23/2000

Post Office Address: 1019 S.W. Belle Avenue
Topeka, Kansas 66604-2041
United States of America

Residence: Topeka, Shawnee County, Kansas
United States of America

Citizenship: United States of America

#3

Docket No.: 505483.003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s): Richard K Ryan, et al.)
Serial No.: Not yet assigned)
Filing Date: Simultaneously Herewith)
Title: METHOD FOR MANAGING A)
FINANCIAL SECURITY)

Affidavit of Roger Viola

Box PATENT APPLICATION
Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

1. I am General Counsel for Security Benefit Life Insurance Company (hereinafter "Security Benefit") of Topeka, Kansas.
2. Richard K Ryan (hereinafter "Ryan") is a co-inventor of the patent application filed simultaneously herewith and entitled METHOD FOR MANAGING A FINANCIAL SECURITY (hereinafter the "Patent Application"), as indicated by the Declaration and Power of Attorney for a Patent Application signed by six (6) of the eight (8) co-inventors.
3. It is my understanding that Ryan was an employee of Security Benefit Group, Inc., a wholly-owned subsidiary of Security Benefit, at the time the invention was conceived and reduced to practice and has since left the employment of Security Benefit Group, Inc.
4. On June 26, 2000, I had a telephone conversation with Ryan, during which I stated that Security Benefit was filing a patent application to cover the METHOD FOR MANAGING A FINANCIAL SECURITY that he co-invented. I asked Ryan if he would sign the application papers for the application, including his Declaration as a co-inventor. Ryan expressly stated that he would not sign the application papers for such a patent application.
5. I interpret the conduct of Ryan during my telephone conversation with him on June 26, 2000 as a clear indication that Ryan will refuse to receive, or even consider any patent

Certificate of Mailing

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Box PATENT APPLICATION, Commissioner for Patents, Washington, D.C. 20231 on:

Date: June 29, 2000
Signature: Cynthia A. Maurer

The Commissioner is hereby authorized to charge any additional amount required, or credit any overpayment, to Deposit Account No. 19-4409.

Docket No.: 505483.003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s): Richard K Ryan, et al.)
Serial No.: Not yet assigned)
Filing Date: Simultaneously Herewith)
Title: METHOD FOR MANAGING A)
FINANCIAL SECURITY)

Affidavit of Amy Jo Lee

Box PATENT APPLICATION
Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

1. I am employed in the legal department of Security Benefit Group, Inc., a wholly-owned subsidiary of Security Benefit Life Insurance Company (hereinafter "Security Benefit") of Topeka, Kansas.
2. I am a co-inventor, along with Brandt Thomas Brock (hereinafter "Brock") and six (6) other co-inventors, of the patent application filed simultaneously herewith and entitled METHOD FOR MANAGING A FINANCIAL SECURITY (hereinafter the "Patent Application"), as indicated by the Declaration and Power of Attorney for a Patent Application signed by me and an additional five (5) of the eight (8) co-inventors.
3. Brock is currently an employee of Security Benefit and was an employee of Security Benefit at the time the invention was conceived and reduced to practice.
4. It is my understanding that on June 23, 2000 Rebecca Wempe, an employee in the legal department of Security Benefit Group, Inc., sent an e-mail version of the Patent Application to Brock. I received a copy of the e-mail, which was addressed to me and six (6) other co-inventors, including Brock.
5. It is my further understanding that on June 27, 2000, Annette Cripps, an administrative assistant employed by Security Benefit Group, Inc., presented Brock with the declaration

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Date: June 29, 2000
Signature: Cynthia A. Maurer

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and assignment forms for the Patent Application and that he refused to sign the declaration. The affidavit of Annette Cripps attesting to this fact is submitted herewith.

16. On June 27, 2000, I met with Brock in person. During my face-to-face conversation with Brock, I stated that Security Benefit was filing a patent application to cover the METHOD FOR MANAGING A FINANCIAL SECURITY that he co-invented and that was sent to him via e-mail by Ms. Wempe. I asked Brock if he would sign the application papers to obtain a patent in the name of all eight (8) inventors, which would be assigned to Security Benefit. Brock answered that he would not sign the application papers for such a patent application.
7. The reason given by Brock for refusing to sign any patent application papers prepared for Security Benefit was that he was planning to leave the employment of Security Benefit in the near future.
8. Security Benefit is about to apply for approval from state insurance departments for the program disclosed and claimed in the Patent Application, and it is therefore necessary to immediately file this Patent Application in order to protect Security Benefit's legitimate rights in the United States and in foreign countries and to prevent irreparable damage to Security Benefit.

Amy Jo Lee
Amy Jo Lee

STATE OF Kansas

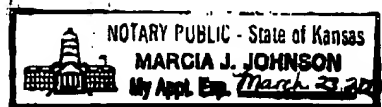
) SS.

COUNTY OF Shawnee

On this 29th day of June, 2000, before me appeared Amy Jo Lee, who signed the foregoing instrument in my presence and made oath before me to the allegations set forth therein as being under oath.

Marcia J. Johnson
Notary Public

My Commission Expires:
March 23, 2001



Docket No.: 505483.003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s): Richard K Ryan, et al.)
Serial No.: Not yet assigned)
Filing Date: Simultaneously Herewith)
Title: METHOD FOR MANAGING A)
FINANCIAL SECURITY)

Affidavit of Annette Cripps

Box PATENT APPLICATION

Commissioner for Patents

Washington, D.C. 20231

Dear Sir:

1. I am employed as an administrative assistant by Security Benefit Group, Inc., a wholly-owned subsidiary of Security Benefit Life Insurance Company (hereinafter "Security Benefit") of Topeka, Kansas.
2. On June 27, 2000, I presented Brandt Thomas Brock, an employee of Security Benefit, with declaration and assignment forms relating to a patent application entitled METHOD FOR MANAGING A FINANCIAL SECURITY. Mr. Brock refused to sign either form.

Annette Cripps
Annette Cripps

STATE OF Kansas)
COUNTY OF Shawnee) SS.

On this 29th day of June, 2000, before me appeared Annette Cripps, who signed the foregoing instrument in my presence and made oath before me to the allegations set forth therein as being under oath.

Shelley R. Gower
Notary Public

SHELLEY R. GOWER
Notary Public
State of Kansas

My Appt. Expires 4-7-02**Certificate of Mailing:**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Box PATENT APPLICATION, Commissioner for Patents, Washington, D.C. 20231 on:

Date: June 29, 2000Signature: Cynthia L. Maust

The Commissioner is hereby authorized to charge any additional amount required, or credit any overpayment, to Deposit Account No. 19-4409.